

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:

RICHARD E. and KELLY L. HANES,

Debtor(s).

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Chapter 13 Bankruptcy

Bankruptcy No. 19-70024

**CERTIFICATE OF ELIGIBILITY FOR CHAPTER 13 DISCHARGE AFTER
COMPLETION OF PLAN PAYMENTS**

Pursuant to 11 USC § 1328, I certify under penalty of perjury that:

1. I am not required by a judicial or administrative order, or by statute, to pay a domestic support obligation, or I have paid all domestic support obligation amounts payable under such order or statute that were due on or before the date of this Certification (including all amounts due before the Bankruptcy Petition was filed and provided for by the Chapter 13 Plan). I have provided the Chapter 13 Trustee my current address, the name and address of my employers and the name of each creditor that holds a claim that is not discharged under § 523 (a)(2) or (4) or was reaffirmed under § 524(c).

2. I did not receive a discharge in a Bankruptcy case filed under Chapter 7, 11, or 12 during the four (4) year period or in a case filed under Chapter 13 during the two (2)-year period preceding the date of the order for relief in this case.

3. After the petition was filed in this case, I completed an instructional course concerning personal financial management from an agency approved by the United States Trustee and filed a certificate of completion of such course.

4. I have not been convicted of any felony which demonstrates or may demonstrate that the filing of this case was an abuse of Title 11, United States Bankruptcy Code and there is no proceeding pending in which I may be found guilty of such a felony.

5. I do not owe a debt of the kind specified in § 522(q)(1)(B) and there is no

proceeding pending in which I may be found liable for such a debt and I have not been convicted of a felony which demonstrates that the filing of this Bankruptcy case was an abuse of the provisions of the Bankruptcy laws.

I declare under penalty of perjury that the foregoing answers are true and correct to the best of my knowledge, information and belief.

Dated: June 14, 2022

/s/ Richard E. Hanes
Debtor

/s/ Kelly L. Hanes
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to five (5) years or both. 18 U.S.C. §152 and 3571.

Section 522(q)(1)(B) debts are:

A debt arising from:

1. Any violation of the Federal securities laws (as defined in Section 3(a)(47) of the Securities Exchange Act), any State securities laws, or any regulation or Order issued under Federal securities law, or any regulation or Order issued under Federal securities laws or State securities laws ;

2. Fraud, deceit, or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security registered under Section 12 or 15(d) of the Securities Exchange Act of 1934 or under Section 6 of the Securities Act of 1933;

3. Any civil remedy under section 1964 of Title 18 of the United States Code; or

4. Any criminal act, intentional tort, or willful or reckless misconduct that caused serious physical injury to another individual in the preceding five (5) years.

Dated: May 26, 2022

/s/Terry L. Graffius Esquire
Terry L. Graffius, Esquire
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